a plurality of client systems, each of said client systems being associated with at least one of the plurality of stored value products;

a database facilitating the storage and retrieval of customer data, merchant data, and a plurality of objects, said objects being instances of one or more key object classes and one or more secondary object classes, wherein said key object classes partition said database in accordance with a high-level category, and wherein said secondary classes depend from said key object classes;

a transaction capture module configured to receive transaction data from a point-of-sale terminal configured to accept at least one of said plurality of stored value products; and

a database server configured to support said stored value products, to receive said transaction data from said transaction capture module, and to route said transaction data among said plurality of stored value products executing on said plurality of client systems;

wherein each of said stored value products comprises a plurality of objects retrieved from said database, and wherein each of said plurality of objects provides a function that is available to each of the plurality of stored value products, and wherein each of said plurality of stored value products is allowed to retrieve said customer data and said merchant data from said database using at least a portion of said plurality of objects.

28. A server facilitating the operation of a plurality of stored value programs, each of said stored value programs being associated with one of a plurality of client systems, the server comprising a digital computer in communication with a database maintaining consumer information, merchant information and a plurality of objects, wherein each of said plurality of objects is configured to facilitate a particular function and to associate with each of said plurality of stored value programs, said objects further being instances of one or more key object classes and one or more secondary object

classes, wherein said key object classes partition said database in accordance with a high-level category, and wherein said secondary classes depend from said key object classes; and wherein each of said plurality of stored value programs accesses said consumer information and said merchant information via at least one of said plurality of objects such that said consumer information and said merchant information is available to each of said plurality of financial products through a common interface available from the plurality of client systems.

29. A method of facilitating financial transactions at a server, the method comprising the steps of:

selecting a first plurality of objects from a repository of objects to form a first stored value program, said first stored value program corresponding to a first financial product and being associated with a first client system, said objects being instances of one or more key object classes and one or more secondary object classes, wherein said key object classes partition said database in accordance with a high-level category, and wherein said secondary classes depend from said key object classes;

selecting a second plurality of objects from said repository of objects to form a second stored value program, said second stored value program corresponding to a second financial product and being associated with a second client system; and

accessing a database comprising consumer information and merchant information by said first and second client systems such that said first and second stored value programs interact with said database via said first and second pluralities of objects, respectively, to implement said first and second financial products on said first and second client systems, respectively.